

12 CV 4171

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

Michael Charles

Plaintiff,

VS.

Gilead Kreiter

Defendant.

Index No. 12

ANSWER

USDC SDNY	PRO SE OFFICE
DOCUMENT	
ELECTRONICALLY FILED	
DOC #:	
DATE FILED:	8/23/12

Defendant, Gilead Kreiter answers Plaintiff's allegations, upon information and belief as follows:

1. Denies that he violated the Fair Debt Collection Practices Act ("FDCPA").
2. Denies that he did anything illegal or abusive in collection of Michael Charles' valid debt.
3. Denies jurisdiction of this Court.
4. Denies supplemental jurisdiction of this Court.
5. Denies this Court can pass judgment pursuant to 28 U.S.C. 2201 and 2202.
6. Denies venue in this district is proper because Plaintiff lives at 18 Carrera Street in Saint Augustine, Florida, 32084. Defendant admits that he transacts business in Kings County. Defendant denies that any acts or transactions pertinent to this action occurred in this district.
7. Defendant denies this allegation, Plaintiff resides in Saint Augustine Florida.
8. Defendant admits that Michael H. Charles is a consumer.
9. Defendant admits that he is a natural person doing business as Bloomingdale Road Judgement Recovery with a principal place of business at 291 14th Street, Brooklyn, NY 11215.
10. Defendant denies that he is a debt collector as defined by 15 U.S.C. 1692a(6)

11. Defendant is unable to admit or deny that Mr. Charles maintains a bank account with JPMorgan Chase Bank, N.A..
12. Defendant is unable to admit or deny what Mr. Charles may have learned from JPMorgan Chase Bank, N.A..
13. Defendant is unable to admit or deny what the contents of the subpoena were
14. Defendant denies Plaintiff assertion. Defendant asserts that caption exists in the County Court of Broward County Florida.
15. Defendant admits that the judgment captioned "Palisades Collection LLC vs Michael H. Charles" has index number CV-008269-08/NY.
16. Defendant admits that no motion was made in court to substitute Defendant for the initial plaintiff in this action.
17. Defendant is unable to admit or deny the relevance of NY CPLR 5019 (c).
18. Defendant is unable to admit or deny the relevance of NY CPLR 5019 (c).
19. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
20. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
21. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
22. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
23. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
24. Defendant denies the allegation.
25. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant

26. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
27. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
28. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
29. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
30. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
31. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
32. Defendant is unable to admit or deny the suffering of Mr. Charles, he has been through this many times and may be inured to it.
33. Defendant denies the allegation. Mr. Charles is not entitled to any damages.
34. Defendant denies the allegation.
35. Defendant denies the allegation.
36. Defendant denies the allegation. Defendant filed an assignment of judgment from the Judgment Creditor to Defendant
37. Defendant denies the allegation. Mr. Charles is not entitled to any damages.
38. Defendant denies the allegation.
39. Defendant denies the allegation. Mr. Charles is not entitled to any damages.

WHEREFORE Defendant respectfully requests that this Court dismiss this action with prejudice without costs to either party.

DATED: 23rd of August, 2012

Brooklyn New York

Respectfully Submitted,~

A handwritten signature in black ink, appearing to read "Gilead Kreiter", written over a horizontal line.

Gilead Kreiter, pro se

291 14th Street

Brooklyn, NY 11215

718 360 1354 voice

718 788 0859 facsimile

Gil@BloomingdalePartners.com

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

Michael Charles

(In the space above enter the full name(s) of the plaintiff(s)/petitioner(s).)

12 Civ. 4171 () ()

- against -

Gilead Kreiter

AFFIRMATION OF SERVICE

(In the space above enter the full name(s) of the defendant(s)/respondent(s).)

I, Gilead Kreiter, declare under penalty of perjury that I have
(name)

served a copy of the attached Answer
(document you are serving)

upon Elizabeth Shollenberger whose address is 343 Manville Road,
(name of person served)

Pleasantville, New York, 10570
(where you served document)

by email to: eshollenberger@schlangerlegal.com and certified mail
(how you served document: For example - personal delivery, mail, overnight express, etc.)

Dated: Brooklyn, NY
(town/city) (state)
August 23, 2012
(month) (day) (year)

Gilead Kreiter
Signature
291 14th Street
Address
Brooklyn, NY
City, State
11215
Zip Code
718 360 1354
Telephone Number